WHAT IS CLAIMED IS:

1.   A personal authentication system for connecting, via a communication line, an authentication server for authenticating a client to identify the client to an authentication terminal

5   for inputting authentication information required for said personal authentication, wherein:

the system has a database for storing at least personal authentication data required for said personal authentication and previously registered, settling account information required

10   to process charges, and data required to receive various services, and

said authentication server has a function of collating said authentication information input from said authentication terminal via said communication terminal, against said personal

15   authentication data stored in said database, a function of processing charges based on said settling account information registered in said database based on a request from said authentication terminal when the client is authenticated during said identification, and a function of providing, registering,

20   and managing personal data registered beforehand in said database based on a request from said authentication terminal when the client is authenticated during said identification and periodically communicating a collation history, a personal data usage history, and a charge process history.

25   2.   The personal authentication system according to claim 1, wherein said authentication server includes a function of

communicating permission for said various services based on a request from said authentication terminal when the client is authenticated during said identification.

3.   The personal authentication system according to claim 1, wherein said personal authentication data are at least one of the client's fingerprint, the client's voiceprint, the client's iris pattern, and a preset password.

4.   The personal authentication system according to claim 1, wherein the function of communicating said collation history, said personal data usage history, and said charge process history is configured to communicate these information by electronic mail.

5.   The personal authentication system according to claim 1, wherein the function of communicating said collation history, said personal data usage history, and said charge process history is configured to show these information on a home page.

6.   The personal authentication system according to claim 5, wherein only previously registered clients are allowed to view said home page.

7.   The personal authentication system according to claim 1, wherein said authentication terminal is installed in a store and is configured to request said authentication server to execute said identification when at least one of a commodity and a service

is to be provided and to request said authentication server to pay a consideration for the provided commodity and service from said settling account when the client is authenticated during said identification.

5   8.   The personal authentication system according to claim 1, wherein said authentication terminal is installed at a ticket gate of a public transportation facility and is configured to request said authentication server to execute said identification when said public transportation facility is

10   utilized and to request said authentication server to pay from said settling account a price corresponding to a traveling section for said public transportation facility when the client is authenticated during said identification.

9.   The personal authentication system according to claim 1,

15   wherein the functions of said authentication terminal are added to a public telephone and are configured to request said authentication server to execute said identification when said public telephone is utilized and to request said authentication server to pay a telephone call charge for said public telephone

20   from said settling account when the client is authenticated during said identification.

10.   The personal authentication system according to claim 1, wherein said authentication terminal is installed at a hospital clerk's window and is configured to request said authentication

25   server to execute said identification when the client visits

said hospital and to request said authentication server to extract personal information including a medical sheet and various examination data of the client who is authenticated during said identification and pay said hospital medical expenses from said

5   settling account.

11.   The personal authentication system according to claim 1, wherein said authentication terminal is installed at a government officer's window for various procedures and is configured to request said authentication server to execute said

10   identification when said procedure is utilized and to request said authentication server to receive an application for said procedure when the client is authenticated during said identification and pay a fee from said settling account.

12.   The personal authentication system according to claim 1,

15   wherein said authentication terminal is installed in various service-providing facilities and is configured to request said authentication server to execute said identification when said service-providing facility is utilized and to request said authentication server to permit utilization of said

20   service-providing facility when the client is authenticated during said identification and pay a service charge for the service-providing facility from said settling account.

13.   The personal authentication system according to claim 1, wherein said authentication terminal is installed at an entrance

25   or exit of a facility for which entries or exits are limited

and is configured to request said authentication server to execute said identification when said facility is utilized, in order to permit and manage the entry or exit when the client is authenticated during said identification.

5   14.   The personal authentication system according to claim 1, wherein said authentication terminal is installed at a window where a certificate is issued and a relevant registration is carried out and is configured to request said authentication server to execute said identification when said certificate is

10   issued and when the relevant registration is carried out and to request said authentication server to permit the issuance of said certificate and the relevant registration when the client is authenticated during said identification and pay a fee from said settling account.

15   15.   A personal authentication method for a personal authentication system for connecting, via a communication line, an authentication server for authenticating a client to identify the client to an authentication terminal for inputting authentication information required for said personal

20   authentication, wherein:

the system has a database for storing at least personal authentication data required for said personal authentication and previously registered, settling account information required to process charges, and data required to receive various services,

25   and

said authentication server has a step of collating said authentication information input from said authentication terminal via said communication terminal, against said personal authentication data stored in said database, a step of processing

5 charges based on said settling account information registered in said database based on a request from said authentication terminal when the client is authenticated during said identification, and a step of providing, registering, and managing personal data registered beforehand in said database

10 based on a request from said authentication terminal when the client is authenticated during said identification and periodically communicating a collation history, a personal data usage history, and a charge process history.

16. The personal authentication method according to claim 15,

15 wherein said authentication server includes a step of communicating permission for said various services based on a request from said authentication terminal when the client is authenticated during said identification.

17. The personal authentication method according to claim 15,

20 wherein said personal authentication data are at least one of the client's fingerprint, the client's voiceprint, the client's iris pattern, and a preset password.

18. The personal authentication method according to claim 15, wherein the step of communicating said collation history, said

25 personal data usage history, and said charge process history

is configured to communicate these information by electronic mail.

19.   The personal authentication method according to claim 15, wherein the step of communicating said collation history, said personal data usage history, and said charge process history is configured to show these information on a home page.

20.   The personal authentication method according to claim 19, wherein only previously registered clients are allowed to view said home page.

21.   The personal authentication method according to claim 15, wherein said authentication terminal is installed in a store and is configured to request said authentication server to execute said identification when at least one of a commodity and a service is to be provided and to request said authentication server to pay a consideration for the provided commodity and service from said settling account when the client is authenticated during said identification.

22.   The personal authentication method according to claim 15, wherein said authentication terminal is installed at a ticket gate of a public transportation facility and is configured to request said authentication server to execute said identification when said public transportation facility is utilized and to request said authentication server to pay from said settling account a price corresponding to a traveling section

for said public transportation facility when the client is authenticated during said identification.

23. The personal authentication method according to claim 15, wherein the functions of said authentication terminal are added to a public telephone and are configured to request said authentication server to execute said identification when said public telephone is utilized and to request said authentication server to pay a telephone call charge for said public telephone from said settling account when the client is authenticated during said identification.

24. The personal authentication method according to claim 15, wherein said authentication terminal is installed at a hospital clerk's window and is configured to request said authentication server to execute said identification when the client visits said hospital and to request said authentication server to extract personal information including a medical sheet and various examination data of the client who is authenticated during said identification and pay said hospital medical expenses from said settling account.

25. The personal authentication method according to claim 15, wherein said authentication terminal is installed at a government officer's window for various procedures and is configured to request said authentication server to execute said identification when said procedure is utilized and to request said authentication server to receive an application for said

procedure when the client is authenticated during said identification and pay a fee from said settling account.

26.   The personal authentication method according to claim 15, wherein said authentication terminal is installed in various service-providing facilities and is configured to request said authentication server to execute said identification when said service-providing facility is utilized and to request said authentication server to permit utilization of said service-providing facility when the client is authenticated during said identification and pay a service charge for the service-providing facility from said settling account.

27.   The personal authentication method according to claim 15, wherein said authentication terminal is installed at an entrance or exit of a facility for which entries or exits are limited and is configured to request said authentication server to execute said identification when said facility is utilized, in order to permit and manage the entry or exit when the client is authenticated during said identification.

28.   The personal authentication method according to claim 15, wherein said authentication terminal is installed at a window where a certificate is issued and a relevant registration is carried out and is configured to request said authentication server to execute said identification when said certificate is issued and when the relevant registration is carried out and to request said authentication server to permit the issuance

of said certificate and the relevant registration when the client

is authenticated during said identification and pay a fee from

said settling account.

29. A personal authentication program for a personal

5   authentication system for connecting, via a communication line,

an authentication server for authenticating a client to identify

the client to an authentication terminal for inputting

authentication information required for said personal

authentication, wherein:

10   the system has a database for storing at least personal

authentication data required for said personal authentication

and previously registered, settling account information required

to process charges, and data required to receive various services,

and

15   said authentication server has a step of collating said

authentication information input from said authentication

terminal via said communication terminal, against said personal

authentication data stored in said database, a step of processing

charges based on said settling account information registered

20   in said database based on a request from said authentication

terminal when the client is authenticated during said

identification, and a step of providing, registering, and

managing personal data registered beforehand in said database

based on a request from said authentication terminal when the

25   client is authenticated during said identification and

periodically communicating a collation history, a personal data

usage history, and a charge process history.

30. The personal authentication program according to claim 29, wherein said authentication server includes a step of communicating permission for said various services based on a request from said authentication terminal when the client is

5 authenticated during said identification.

31. The personal authentication program according to claim 29, wherein said personal authentication data are at least one of the client's fingerprint, the client's voiceprint, the client's iris pattern, and a preset password.

10 32. The personal authentication program according to claim 29, wherein the step of communicating said collation history, said personal data usage history, and said charge process history is configured to communicate these information by electronic mail.

15 33. The personal authentication program according to claim 29, wherein the step of communicating said collation history, said personal data usage history, and said charge process history is configured to show these information on a home page.

34. The personal authentication program according to claim 33, 20 wherein only previously registered clients are allowed to view said home page.

35. The personal authentication program according to claim 29, wherein said authentication terminal is installed in a store and is configured to request said authentication server to execute said identification when at least one of a commodity and a service

5 is to be provided and to request said authentication server to pay a consideration for the provided commodity and service from said settling account when the client is authenticated during said identification.

36. The personal authentication program according to claim 29,

10 wherein said authentication terminal is installed at a ticket gate of a public transportation facility and is configured to request said authentication server to execute said identification when said public transportation facility is utilized and to request said authentication server to pay from

15 said settling account a price corresponding to a traveling section for said public transportation facility when the client is authenticated during said identification.

37. The personal authentication program according to claim 29, wherein the functions of said authentication terminal are added

20 to a public telephone and are configured to request said authentication server to execute said identification when said public telephone is utilized and to request said authentication server to pay a telephone call charge for said public telephone from said settling account when the client is authenticated during

25 said identification.

38. The personal authentication program according to claim 29, wherein said authentication terminal is installed at a hospital clerk's window and is configured to request said authentication server to execute said identification when the client visits said hospital and to request said authentication server to extract personal information including a medical sheet and various examination data of the client who is authenticated during said identification and pay said hospital medical expenses from said settling account.

39. The personal authentication program according to claim 29, wherein said authentication terminal is installed at a government officer's window for various procedures and is configured to request said authentication server to execute said identification when said procedure is utilized and to request said authentication server to receive an application for said procedure when the client is authenticated during said identification and pay a fee from said settling account.

40. The personal authentication program according to claim 29, wherein said authentication terminal is installed in various service-providing facilities and is configured to request said authentication server to execute said identification when said service-providing facility is utilized and to request said authentication server to permit utilization of said service-providing facility when the client is authenticated during said identification and pay a service charge for the service-providing facility from said settling account.

41.   The personal authentication program according to claim 29, wherein said authentication terminal is installed at an entrance or exit of a facility for which entries or exits are limited and is configured to request said authentication server to execute

5   said identification when said facility is utilized, in order to permit and manage the entry or exit when the client is authenticated during said identification.

42.   The personal authentication program according to claim 29, wherein said authentication terminal is installed at a window

10   where a certificate is issued and a relevant registration is carried out and is configured to request said authentication server to execute said identification when said certificate is issued and when the relevant registration is carried out and to request said authentication server to permit the issuance

15   of said certificate and the relevant registration when the client is authenticated during said identification and pay a fee from said settling account.